	. 00
_	
Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 12	☐ Check if this is an amended filing
	Chapter 7

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	governi	ne name that is on your ment-issued picture cation (for example, iver's license or rt).	Donald First name Ray Middle name	Stephanie First name Deanna Middle name
	identific	our picture cation to your meeting e trustee.	O'Connor Last name Jr. Suffix (Sr., Jr., II, III)	Carter Last name Suffix (Sr., Jr., II, III)
2.	have u	ner names you used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	your S numbe Individ	he last 4 digits of Social Security r or federal ual Taxpayer	xxx - xx - <u>5634</u> OR	xxx - xx - <u>3787</u> OR
	Identifi	cation number	9 xx - xx	9 xx - xx

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Document O'Connor Donald Ray Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers		I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	· ·	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7648 S. Cornell Ave. Number Street 2	Number Street
		Chicago IL 60649 City State ZIP Code	
		COOK County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Document O'Connor Donald Ray Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

Pa	Tell the Court About Yo	Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	■ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		☐ Chapter 13					
8.	How you will pay the fee	will pay the entire fee when I file my petition. Please check with the clerk's office in your ocal court for more details about how you may pay. Typically, if you are paying the fee ourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	Yes. District None When Case Number MM / DD / YYYY					
		District None When Case Number					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by	☐ Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
	affiliate?	Debtor Relationship to you					
		District When Case Number, if known MM / DD / YYYY					
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? 					
		 No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 					

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Debto	or 1 Donald	Ray	O'Conno	r rago	Case Number (if know	vn)		
	First Name	Middle Name	Last Name			,		
Par	Report About Any Bus	inesses You Ow	n as a Sole Proprietor					
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	usiness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
	a corporation, partnerhsip, or LLC. If you have more than one		Number Street					
	sole proprietorship, use a separate sheed and attach it to this petition.							
			City			State	Zip Code	
			Check the appropriate	box to describe your	business:			
			☐ Health Care Busin	ness (as defined in 1	1 U.S.C. § 101(27A))			
			☐ Single Asset Real	Estate (as defined i	n 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as d	efined in 11 U.S.C. §	101(53A))			
			Commodity Broke		.S.C. § 101(6))			
			☐ None of the above	e 				
If you are filing under Chapter 11, the court must know whether you are a small business debtor so that appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most rebalance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11. but I am NOT a small business debtor according to the definition in the statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).				ur most recent if any of these				
	11 U.S.C. § 101(51D).	_	 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the 					
		_	Bankruptcy Code.		Č			
Pai	Report if You Own or I	lave Any Hazard	ous Property or Any Prop	erty That Needs Imm	ediate Attention			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	needed, why is it nee	oded?			
	that must be fed, or a building that needs urgent repairs?		Where is the property? _	Number Stree	et			
				City		State	ZIP Code	

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Debtor 1 Donald Ray Document

Page 5 of 65 Case Number (if known)

First Name Middle Name

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 15-43328 Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Desc Main Page 6 of 65

Document O'Connor Donald Ray Debtor 1 Case Number (if known) _

Last Name

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or inventional money for a business of the business of	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debts estment or through the operation of the busines we that are not consumer debts or business of	purpose." s that you incurred to obtain ss or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt per are paid that funds will be available to distril	• •
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Tt 7: Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I usunder Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false stater with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, and		e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection p to 20 years, or both.
		/s/ Donald Ray O'Conno Signature of Debtor 1		tephanie Deanna Carter ture of Debtor 2
		Executed on 12/22/2015 MM / DD		uted on 12/22/2015 MM / DD / YYYY

First Name

Middle Name

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Debtor 1	Donald	Ray	O'Connor	Case	Number (if kno	wn)	
	First Name	Middle Name	Last Name				
represe	r attorney, if you are nted by one	to proceed under C available under eac the notice required	hapter 7, 11, 12, or 13 of th chapter for which the p by 11 U.S.C. § 342(b) an	petition, declare that I ha title 11, United States Coderson is eligible. I also ce d, in a case in which § 70	de, and have rtify that I hav 7(b)(4)(D) app	explained the re delivered to olies, certify the	e relief o the debtor(s) nat I have no
•	re not represented torney, you do not	knowledge aπer an	inquiry that the information	on in the schedules filed w	ith the petition	n is incorrect.	
need to file this page.		Signature of A	/s/ Lisa LaShawn	Haley	Date	Date: 1	2/23/2015 / YYYY
		Lisa LaSha	awn Haley				
		Printed name					
		Geraci Law	L.L.C.				
		Firm name 55 F Monr	oe St., #3400				
		Number St					
		Chicago			IL	60603	
		City			State	ZIP C	code
		Contact Phon	e 312-332-1800		Email add	_{dress} _ndil	@geracilaw.com
		6307614				IL	

State

Bar number

Donald Day O'Conner				
Debtor 1	Donald	Ray	O'Connor	
	First Name	Middle Name	Last Name	
Debtor 2	Stephanie	Deanna	Carter	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number				
(If known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
1а. Сору	A/B: Property (Official Form 106A/B) line 55, Total real estate, from Schedule A/B	\$ 3,000 \$ 104,274
	line 62, Total personal property, from Schedule A/B	\$ 107,274
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$129,580
3а. Сору	E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$0 \$72,045
Part 3:	Summarize Your Liabilities	
	I: Your Income (Official Form 106I) ar combined monthly income from line 12 of Schedule I	\$5,703.83
	J: Your Expenses (Official Form 106J) ur monthly expenses from line 22c of Schedule J	\$5,658.88

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Case 15-43328 Page 9 of 65 Document Donald Ray Debtor 1 Case Number (if known) _ First Name Middle Name Last Name <u>AssetsAmount</u> **EntriesDescription LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,698.22 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_41,955.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_41,955.00

_	ation to identify your	_						
Depior 1	nald	Ray	O'Connor					
First N	ephanie	Middle Name Deanna	Last Name Carter					
Debtor 2 (Spouse, if filing) First N	<u> </u>	Middle Name	Last Name					
United States Panks	uptcy Court for the : N	NORTHERN District	of ILLINOIS					
United States Banki	upicy Court for the <u>r</u>	NORTHERN DISTRICT	(State)				Check if this	io io on
Case Number (If known)						_	amended fi	
	106A/D					•	amenaea m	illing
fficial Form	1 106A/B							
chedule A	/B: Propert	ty						12/15
ges, write your na	me and case number	r (if known). Answe	e is needed, attach a separat r every question. ner Real Esate You Own or Hav	e an Interest In	-			
part 1: Descri	me and case number	r (if known). Answe	e is needed, attach a separat r every question.	e sheet to this form. On	-			
part 1: Descri	me and case number ibe Each Residence, E have any legal or eq	r (if known). Answe	e is needed, attach a separat r every question. ner Real Esate You Own or Hav	e sheet to this form. One an Interest In or similar property?	n the top of any add		ns or exemptic	ons. Put
Part 1: Descrit. Do you own or large No. Yes. Descrit.	me and case number ibe Each Residence, E have any legal or eq	r (if known). Answe	e is needed, attach a separat r every question. ner Real Esate You Own or Hav ny residence, building, land,	e sheet to this form. One an Interest In or similar property?	Do not do the amou	ditional	claims on Sch	nedule D:
Part 1: Descri 1. Do you own or l No. Yes. Des	me and case number tibe Each Residence, E have any legal or equ scribe	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separater every question. Her Real Esate You Own or Have ny residence, building, land, What is the property? Chectory Single-family home Duplex or multi-unit building.	e sheet to this form. One an Interest In or similar property? c all that apply.	Do not do the amou	educt secured clair int of any secured Who Have Claims	claims on Sch S Secured by F	nedule D: Property
Part 1: Descri 1. Do you own or l No. Yes. Des	me and case number the Each Residence, E have any legal or equations or the scribe	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separater every question. Iter Real Esate You Own or Have the property? Chec Single-family home Duplex or multi-unit building. Condominium or cooperation.	e sheet to this form. One an Interest In or similar property? c all that apply.	Do not do the amount of the am	educt secured clair int of any secured Who Have Claims	claims on Sch	nedule D: Property alue of the
Part 1: Descri 1. Do you own or l No. Yes. Des S944 Christma: Street address, if i	me and case number tibe Each Residence, E have any legal or equ scribe s Mountain Road available, or other descr	r (if known). Answe	e is needed, attach a separate revery question. Her Real Esate You Own or Have my residence, building, land, What is the property? Chectory Single-family home Duplex or multi-unit building Condominium or cooperation. Manufactured or mobile home	e sheet to this form. One an Interest In or similar property? c all that apply.	Do not do the amou	educt secured clair int of any secured Who Have Claims value of the operty?	claims on Sch S Secured by F	nedule D: Property alue of the ou own?
Part 1: Descri 1. Do you own or I No. Yes. Des S944 Christma: Street address, if a	me and case number tibe Each Residence, E have any legal or equ scribe s Mountain Road available, or other descr	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separate revery question. Her Real Esate You Own or Have the property? Checter of the property? Checter of the property	e sheet to this form. One an Interest In or similar property? c all that apply.	Do not do the amount of the am	educt secured clair int of any secured Who Have Claims	claims on Sch	nedule D: Property alue of the ou own?
Part 1: Descri 1. Do you own or l No. Yes. Des S944 Christma: Street address, if i	me and case number tibe Each Residence, E have any legal or equ scribe s Mountain Road available, or other descr	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separate revery question. Iter Real Esate You Own or Have revery experience, building, land, what is the property? Chectory Single-family home Duplex or multi-unit building Condominium or cooperati	e sheet to this form. One an Interest In or similar property? c all that apply.	Do not do the amou Creditors Current ventire pro	educt secured clair int of any secured Who Have Claims value of the operty?	claims on Sch s Secured by F Current va portion yo \$	nedule D: Property alue of the ou own? 3,000.00
Part 1: Descri 1. Do you own or I No. Yes. Des S944 Christma: Street address, if a	me and case number tibe Each Residence, E have any legal or equ scribe s Mountain Road available, or other descr	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separate revery question. Her Real Esate You Own or Have the property? Checter of the property? Checter of the property	e sheet to this form. One an Interest In or similar property? c all that apply.	Do not do the amount of the am	educt secured clair int of any secured Who Have Claims value of the operty? 3,000.00 the nature of y	claims on Sch s Secured by P Current va portion yo \$ our ownersh	nedule D: Property alue of the ou own? 3,000.00
Part 1: Descri 1. Do you own or I No. Yes. Des S944 Christmas Street address, if i Wisconsin Dells City	me and case number tibe Each Residence, E have any legal or equ scribe s Mountain Road available, or other descr	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separate revery question. Her Real Esate You Own or Have revery expected by the property? Check of the property? Check of the property	e sheet to this form. One an Interest In or similar property? call that apply.	Do not do the amount of the am	educt secured clair int of any secured Who Have Claims value of the operty?	claims on Sch s Secured by F Current va portion yo \$ our ownersh iple, tenancy	nedule D: Property alue of the ou own? 3,000.00
Part 1: Descri 1. Do you own or I No. Yes. Des S944 Christmas Street address, if i Wisconsin Dells City	me and case number tibe Each Residence, E have any legal or equ scribe s Mountain Road available, or other descr	r (if known). Answe Building, Land, or Oth uitable interest in a	e is needed, attach a separate revery question. Her Real Esate You Own or Have the residence, building, land, what is the property? Chectory is single-family home Duplex or multi-unit buildin Condominium or cooperati Manufactured or mobile home Land Investment property Timeshare	e sheet to this form. One an Interest In or similar property? call that apply.	Do not do the amount of the am	educt secured clair int of any secured Who Have Claims value of the operty? 3,000.00 the nature of y such as fee sim	claims on Sch s Secured by F Current va portion yo \$ our ownersh iple, tenancy	nedule D: Property alue of the ou own? 3,000.00

Debtor 1 and Debtor 2 only

property identification number:

Duplex or multi-unit building

Manufactured or mobile home

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

Condominium or cooperative

Single-family home

Investment property

Timeshare

Debtor 1 only
Debtor 2 only

Other _

60409

ZIP Code

IL

State

Land

400 Park Ave

Calumet City

Unit 102

City

County

Street address, if available, or other description

At least one of the debtors and another

What is the property? Check all that apply.

Other information you wish to add about this item, such as local

Check if this is a community property

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D*:

Creditors Who Have Claims Secured by Property

52,500.00

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estat), if known.

Check if this is a community property

(see instructions)

Current value of the

52,500.00

portion you own?

(see instructions)

Current value of the

entire property?

Official Form 106A/B Record # 671459 Schedule A/B: Property Page 1 of 7

Other information you wish to add about this item, such as local

Who has an interest in the property? Check one.

Debtor 1

08. Collectibles of value

Describe.....

No.

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;

stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

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Document Page 11 of 5 umber (if known) Doc 1 Desc Main 2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages you have attached for Part 1. Write that number here--> \$55,500.00 Describe Your Vehicles Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Describe..... Hyundai Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Sonata Debtor 1 only Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2013 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 21 000 00 Approximate Mileage: At least one of the debtors and another 14,700.00 Other information: Check if this is community property (see instructions) Make: Toyota Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Camry Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2014 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 60.000.00 Approximate Mileage: At least one of the debtors and another 15,800.00 15,800.00 Other information Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 30,500.00 **Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... \$1.000 Furniture, linens, small appliances, table & chairs, bedroom set 1,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$500 500.00

0.00

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First Name Middle Name

Desc Main

09.	Equipmen	t for sports and	Hobbics			
			hic, exercise, and other hobby ec musical instruments	quipment; bicycles, pool tables, golf clubs, skis; canoes		
	Yes.	Describe			•	0.00
10.		Pistols, rifles, sho	tguns, ammunition, and related ed	quipment	\$	0.00
	No. Yes.	Describe				
11.	Clothes				\$	0.00
			furs, leather coats, designer wea	ar, shoes, accessories		
	Yes.	Describe	Everyday clothes, shoes, acce	essories \$200	\$	200.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rir	ngs, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe			\$	0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses		\$	<u>0.0</u> 0
	Yes.	Describe				0.00
14.	Any other	personal and h	ousehold items you did not	already list, including any health aids you did not list	\$	0.00
	Yes.	Describe			•	0.00
	Add the de	ollar value of all	of your entries from Part 3.	including any entries for pages you have attached	Ψ	
15.	Add tile do		, ,	monaning any onlines for pages you have attached		\$1,700.00
			=	>		\$1,700.00
1	for Part 3.		ber here			\$1,700.00
P	for Part 3.	Write that num	ber here		Current value of t portion you own? Do not deduct secure	he
Do	for Part 3. art 4: you own or	Write that numbers of the second of the seco	nancial Assets		portion you own?	he
Do	you own of Cash Examples:	Write that numbers of the second of the seco	nancial Assets	r of the following?	portion you own? Do not deduct secure	he
Do :	cash Examples: No. Yes.	Write that number of the control of	nancial Assets	r of the following?	portion you own? Do not deduct secure	he
Do :	cash Examples: No. Deposits of Examples:	Write that number of money Write that number of money Write that number of money Checking, savings	nancial Assets I or equitable interest in any n your wallet, in your home, in a s	of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses,	portion you own? Do not deduct secure or exemptions	he , ed claims
Do :	cash Examples: No. Yes. Deposits of Examples: and other s	Write that number of money Write that number of money Write that number of money Checking, savings	nancial Assets I or equitable interest in any n your wallet, in your home, in a s s, or other financial accounts; cert If you have multiple accounts with Account Type:	of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, the the same institution, list each. Institution name:	portion you own? Do not deduct secure or exemptions	he ed claims
Do :	Cash Examples: No. Ves. Deposits of Examples: and other s	Write that number of money (Checking, savings similar institutions.	nancial Assets I or equitable interest in any n your wallet, in your home, in a s s, or other financial accounts; cert If you have multiple accounts with	of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, the the same institution, list each.	portion you own? Do not deduct secure or exemptions	he , ed claims
Do :	Cash Examples: No. Ves. Deposits of Examples: and other s	Write that number of money (Checking, savings similar institutions.	nancial Assets I or equitable interest in any n your wallet, in your home, in a set, or other financial accounts; cert If you have multiple accounts with Account Type: Checking Account	r of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, the the same institution, list each. Institution name: TCF Bank	portion you own? Do not deduct secure or exemptions	he ed claims 0.00
Do :	Cash Examples: No. Ves. Deposits of Examples: and other s	Write that number of money (Checking, savings similar institutions.	nancial Assets I or equitable interest in any n your wallet, in your home, in a s s, or other financial accounts; cert If you have multiple accounts with Account Type: Checking Account Savings Account	r of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, h the same institution, list each. Institution name: TCF Bank TCF Bank	portion you own? Do not deduct secure or exemptions	0.00 0.00
Do :	Cash Examples: No. Ves. Deposits of Examples: and other s	Write that number of money (Checking, savings similar institutions.	nancial Assets I or equitable interest in any n your wallet, in your home, in a set of the set of	r of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, the the same institution, list each. Institution name: TCF Bank TCF Bank TCF Bank TCF Bank Quorum Bank	portion you own? Do not deduct secure or exemptions	0.00 0.00 0.00 30.00 480.00 500.00
Do :	Cash Examples: No. Ves. Deposits of Examples: and other s	Write that number of money (Checking, savings similar institutions.	nancial Assets I or equitable interest in any n your wallet, in your home, in a s s, or other financial accounts; cert If you have multiple accounts with Account Type: Checking Account Savings Account Checking Account Checking Account	r of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, the the same institution, list each. Institution name: TCF Bank TCF Bank TCF Bank TCF Bank	portion you own? Do not deduct secure or exemptions \$	0.00 0.00 0.00 30.00 480.00 500.00 2,000.00
Do 16.	Cash Examples: No. Yes. Deposits C Examples: and other s No. Yes.	Write that numbers of money Checking, savings similar institutions.	nancial Assets I or equitable interest in any n your wallet, in your home, in a s s, or other financial accounts; cert If you have multiple accounts with Account Type: Checking Account Savings Account Checking Account Checking Account Checking Account Checking Account Savings Account Savings Account	r of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, the the same institution, list each. Institution name: TCF Bank TCF Bank TCF Bank TCF Bank Quorum Bank	portion you own? Do not deduct secure or exemptions	0.00 0.00 0.00 30.00 480.00 500.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Write that numbers of money Checking, savings similar institutions. Describe	nancial Assets I or equitable interest in any n your wallet, in your home, in a set of the set of	r of the following? safe deposit box, and on hand when you file your petition tificates of deposit; shares in credit unions, brokerage houses, h the same institution, list each. Institution name: TCF Bank TCF Bank TCF Bank TCF Bank Quorum Bank Quarum	portion you own? Do not deduct secure or exemptions \$	0.00 0.00 0.00 30.00 480.00 500.00 2,000.00

Debtor 1

Case 15-43328

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Desc	IVI	air

Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Donald Page 13 of 65 Pumber (if known) 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Nο Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 401(k) or similar plan Kraft 401k Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: Yes. 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes Describe 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions No. Yes. Describe..... Anticipated 2015 tax refund \$16,364 16,364.00

28.	ıax	retunas	owea	το	you
		_			

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

	No.
ſ	Yes.

Describe.....

	U	.UU
		_

Debtor 1

Case 15-43328

Desc Main

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Document Page 14 of 65 Physics (if known) Doc 1 Donald 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Describe..... Yes. 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... Yes. 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$19,374.00 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership:

Describe....

Yes.

0.00

Debtor 1 Donald Case 15-43328 Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Desc Main Case 15-43328 Doc 1 Filed 12/28/15 Page 15 of 65 Number (if known)

43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	\$0.0_0
No. Yes. Describe	7
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
for Part 5. Write that number here>	Ψ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	
47. Farm animals	\$ <u>0.0</u> 0
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested No.	-
Yes. Describe	1
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
No. Yes. Describe	7
50. Farm and fishing supplies, chemicals, and feed	\$0.00
No.	
Yes. Describe	\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	\$ 0.00
	\$0.0
for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership No.	
Yes. Describe	\$ 0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 15-43328 Doc 1 Debtor 1 Donald

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Document Page 16 of 5 umber (if known)

Page 16 of 5 umber (if known) Desc Main

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 55,500.00
56. Part 2: Total vehicles, line 5	\$ 30,500.00	
57. Part 3: Total personal and household items, line 15	\$ 1,700.00	
58. Part 4: Total financial assets, line 36	\$ 19,374.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property . Add lines 56 through 61	\$ 51,574.00	\$ 51,574.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$107,074.00

Official Form 106A/B Page 7 of 7 Record # 671459 Schedule A/B: Property

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Fill in this in	formation to identify	your case:	
Debtor 1	Donald	Ray	O'Connor
	First Name	Middle Name	Last Name
Debtor 2	Stephanie	Deanna	Carter
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of	ILLINOIS
	, ,		(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t .		
1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on Schedule A/B that yo	ou claim as exempt, fill in t	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2013 Hyundai Sonata with 21,000 miles	\$ <u>14,700</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief			ану аррисавіе зтатитоту інпік	735 ILCS 5/12-1001(c) - \$2,400.00
description:	2014 Toyota Camry with over 60,000 miles	\$_14,700	\$ _ 2,400	733 1203 3/12-100 1(c) - \$2,400.00
Line from			100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief	Furniture, linens, small appliances,		П	735 ILCS 5/12-1001(b) - \$1,000.00
description:	table & chairs, bedroom set	\$_1,000	 \$	
Line from	06		100% of fair market value, up to	
Schedule A/B:	06		any applicable statutory limit	
3. Are you claimin	g a homestead exemption of more	than \$155,675?		
(Subject to adjus	stment on 4/01/16 and every 3 years	s after that for cases filed o	n or after the date of adjustment .)	
No.				
Yes. Did you	acquire the property covered by th	e exemption within 1,215 c	lays before you filed this case?	
□No				
Official Form 106C	Record # 671459	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3

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Debtor 1 <u>Donal</u>d

Ray

Middle Name

Last Name

on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Flat screen TV, computer, printer, music collection, cell phone	\$_500		735 ILCS 5/12-1001(b) - \$500.00
<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Everyday clothes, shoes, accessories	\$ <u>200</u>	\$	735 ILCS 5/12-1001(a),(e) - \$200.00
<u>11</u>		100% of fair market value, up to any applicable statutory limit	
401k w/ Employer/Former Employer - 100% Exempt.	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
12		100% of fair market value, up to any applicable statutory limit	
Online marketing clientele	\$_800	\$	735 ILCS 5/12-1001(b) - \$800.00
16		100% of fair market value, up to	
Savings Account, TCF Bank, 0.00	\$_0	□s	735 ILCS 5/12-1001(b) - \$0.00
17		100% of fair market value, up to	
Checking Account, TCF Bank , 30.00	\$ <u>30</u>	□s	735 ILCS 5/12-1001(b) - \$30.00
17		100% of fair market value, up to any applicable statutory limit	
Checking Account, TCF Bank, 480.00	\$_480	□s	735 ILCS 5/12-1001(b) - \$480.00
17		100% of fair market value, up to	
Checking Account, Quorum Bank , 500.00	\$ 1,000		735 ILCS 5/12-1001(b) - \$1,000.00
17		100% of fair market value, up to any applicable statutory limit	
	music collection, cell phone 07 Everyday clothes, shoes, accessories 11 401k w/ Employer/Former Employer - 100% Exempt. 12 Online marketing clientele 16 Savings Account, TCF Bank, 0.00 17 Checking Account, TCF Bank, 30.00 17 Checking Account, TCF Bank, 480.00 17 Checking Account, TCF Bank, 480.00	Schedule A/B	Flat screen TV, computer, printer, music collection, cell phone \$ 500

Case 15-43328 Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Desc Main Document Page 19 of 65 Roumber (if known) Debtor 1 Donald Last Name First Name Middle Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Savings Account, Quarum, 2,000.00	\$_2,000	\$	735 ILCS 5/12-1001(b) - \$2,000.00
_ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, Kraft 401k	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Anticipated 2015 tax refund	\$ <u>16,364</u>	\$	735 ILCS 5/12-1001(g)(1)(2)(3) - \$16,364.00
ine from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	

Fill in this in	Caso 15		1 Filed 12/29/15	Entered 12/28/ 0 of 65	15 14:58:17	Desc Main	
				0 01 03			
Debtor 1	Donald	Ray	O'Connor				
	First Name Stephanie	Middle Name Deanna	Last Name Carter				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for t	he : <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u> (State)			Па	
Case Numbe (If known)	PF					Check if this	
						amended fil	iing
	<u>form 106D</u>						
			Claims Secured by P				12/1
			d people are filing together, both nal Page, fill it out, number the er			ny	
	•	and case number (if	,				
_		secured by your prop	•				
No. CI	heck this box and su	bmit this form to the c	ourt with your other schedules. Yo	u have nothing else to rep	ort on this form.		
Yes. F	ill in all of the informa	ation below.					
B44-	List All Secured Clai	ms					
Part 1:					Column A	Column A	Column C
2. List all se	ecured claims. If a co	reditor has more than	one secured claim, list the creditor	separately	Amount of claim	Value of collateral	Unsecured
		•	icular claim, list the other creditors		Do not deduct the	that supports this	portion
AS Much	as possible, list the t	daims in alphabetical (order according to the creditors na	me.	value of collateral	claim	If any
2.1 Bluegro	een Corp.		Describe the property that secure	es the claim:	\$ <u>3,486.00</u>	\$ <u>3,000.00</u>	\$ <u>3,486.00</u>
Creditor's			S944 Christmas Mountain Road	Wisconsin Dells WI			
Number	x 810937 Street		53965				
rambol	Subst		As of the date you file, the claim i	s. Check all that annly			
			Contingent	3. Oncok all that apply.			
Boca R	Raton	FL 33481-0937	Unliquidated				
City		State Zip Code	Disputed				
	s the debt? Check one	е.	Nature of Lien. Check all that apply				
☐ Debtor	•		An agreement you made (such as	s mortgage or secured			
Debtor	1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	st one of the debtors and	d another	Judgment lien from a lawsuit	,			
Пакт	. Maleta alates estatos e	•	Other (including a right to offset)				
	c if this claim relates to nunity debt	to a					
Date Debt	t was incurred		Last 4 digits of account number				
2.2 Park R	tiver Oaks Condomin	nium Association	Describe the property that secure	es the claim:	\$_0.00	\$ <u>0.00</u>	\$ <u>0.00</u>
Creditor's			400 Park Ave Calumet City IL 60)409			
200 Pa	Street						
Number	Gueet		As of the date you file, the claim i	e. Chack all that apply			
			Contingent	s. Спеск ан тлат арргу.			
Calume	et City	IL 60409	Unliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check one	e.	Nature of Lien. Check all that apply	<i>'</i> .			
Debtor			An agreement you made (such as	s mortgage or secured			
☐ Debtor	•		car loan)	achania'a lian\			
=	1 and Debtor 2 only st one of the debtors and	d another	Statutory lien (such as tax lien, m Judgment lien from a lawsuit	conanic s nenj			
			Other (including a right to offset)				
	c if this claim relates t nunity debt	to a					
	t was incurred		Last 4 digits of account number				
Add the	dollar value of your	entries in Column A	on this page. Write that number	here:	\$_3,486.00		

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Donald

Ray

Document

Debtor 1

Middle Name

Last Name

P	Additional Page After Isiting any entries on this page, nuby 2.4, and so forth.	umber them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Regional Acceptance Corp.	Describe the property that secures the claim:	<u>\$ 19,649.00</u>	\$ 14,700.00	\$ <u>19,649.0</u> 0
	Creditor's Name PO Box 1847	2014 Toyota Camry with over 60,000 miles			
	Number Street				
	Wilson NC 27894 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a	Other (including a right to offset)			
	community debt				
	Date Debt was incurred	Last 4 digits of account number	• 71 F71 00	. 0 00	- 71 571 00
2.4		Describe the property that secures the claim:	<u>\$_71,571.00</u>	\$ <u>0.00</u>	<u>\$ 71,571.0</u> 0
	Creditor's Name PO Box 65250	400 Park Ave Calumet City IL 60409			
	Number Street				
		As of the date you file, the claim is: Check all that apply.	_		
	Salt Lake City UT 84165	Contingent			
	City State Zip Code	Unliquidated Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit Other (including a right to offset)			
	Check if this claim relates to a				
	community debt Date Debt was incurred	Last 4 digits of account number			
2.5	1	Describe the property that secures the claim:	\$ 17,367.04	\$ 0.00	\$ 17,367.04
	Creditor's Name	400 Park Ave Calumet City IL 60409			
	8742 Lucent Blvd.	·			
	Number Street				
	Ste. 300	As of the date you file, the claim is: Check all that apply.			
	Highlands Ranch CO 80129	☐Contingent☐Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Chack if this alsim malatas to	Other (including a right to offset)			
	Check if this claim relates to a community debt				
	Date Debt was incurred	Last 4 digits of account number			
	Add the dollar value of your entries in Column A	on this page. Write that number here:	\$ 112.073.04		

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2.6	WFDS/WDS		Describe the property that secures the claim:	\$ 17,507.00	\$ _14,700.00	\$ <u>2,807.00</u>	
	Creditor's Name PO Box 19657		2013 Hyundai Sonata with over 21,000 miles				
	Number Street						
			As of the date you file, the claim is: Check all that apply.				
	Irvine CA	92623	☐Contingent ☐Unliquidated				
	City State	Zip Code	Disputed				
,	Who owes the debt? Check one.		Nature of Lien. Check all that apply.				
	Debtor 1 only		An agreement you made (such as mortgage or secured				
	Debtor 2 only		car loan)				
	Debtor 1 and Debtor 2 only		Statutory lien (such as tax lien, mechanic's lien)				
	At least one of the debtors and anoth	ner	Judgment lien from a lawsuit				
	Check if this claim relates to a community debt		Other (including a right to offset)				
	Date Debt was incurred		Last 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>129,580.04</u>

Fill in this i	Case 15.4		1 Filod 12/29/15	Entered 12/28/15 14:58:17 3 of 65	Desc Main	
	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		3 01 03		
Debtor 1	Donald	Ray	O'Connor			
	First Name	Middle Name	Last Name			
Debtor 2	Stephanie	Deanna	Carter			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the	· NORTHERN Dis	etrict of ILLINOIS			
Office Otate	23 Dankruptcy Court for the	. NORTHERN DIS	(State)		Charle if	i Albia ia an
Case Number (If known)	er					this is an
					amende	a filing
<u>Official F</u>	<u>Form 106E/F</u>					
Schedule	e F/F: Credito:	s Who Have	Unsecured Claims			12/15
ist the other I/B: Property reditors with eeded, copy	party to any executory (Official Form 106A/B) partially secured clain	contracts or unexp and on Schedule G ns that are listed in it out, number the el ur name and case n	ired leases that could result in Executory Contracts and Une Schedule D: Creditors Who Han ntries in the boxes on the left. A number (if known).	is and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Sched expired Leases (Official Form 106G). Do not include ve Claims Secured by Property. If more space is attach the Continuation Page to this page. On the	<i>lule</i> lude any s	
1 Do any cr	editors have priority u	nsecured claims an	ainst vou?			
_		noodarda olamio ag	amot you.			
=	Go to Part 2.					
☐ Yes.				secured claim, list the creditor separately for each		
nonpriority unsecured	y amounts. As much as d claims, fill out the Cor	possible, list the clain	ims in alphabetical order accordi	iority amounts, list that claim here and show both ng to the creditor's name. If you have more than t olds a particular claim, list the other creditors in Pa action booklet.) Total claim	two priority	Nonpriority amount
Part 2:	List All of Your NONPR	IORITY Unsecured C	laims			
3. Do any cr	editors have nonpriori	ty unsecured claims	s against you?			
No. Y	ou have nothing to repo	ort in this part. Subm	nit this form to the court with your	other schedules.		
nonpriority included in	y unsecured claim, list t	he creditor separatel ne creditor holds a pa	y for each claim. For each claim	or who holds each claim. If a creditor has more t listed, identify what type of claim it is. Do not list of itors in Part 3.If you have more than three nonprio	claims already	Total claim
4.1 Advoc	cate Health Care		Last 4 digits of account number			\$ <u>46.68</u>
	Network PI.		When was the debt incurred?			
Number	Street		As ablicated the state of the s	to Oracle Burner		
			As of the date you file, the claim	is: Check all that apply.		
Chicaç	go II	60673	Contingent			
City		State Zip Code	Unliquidated Disputed			
	es the debt? Check one.					
=	or 1 only		Time of DDIODITY			
=	or 2 only		Type of PRIORITY unsecured cla	am:		
=	or 1 and Debtor 2 only		Student loans Obligations origing out of a cons	ration agreement or diverse		
=	st one of the debtors and a		Obligations arising out of a sepa			
	k if this claim relates to	a	that you did not report as priority			
	nunity debt aim subject to offest?		Debts to pension or profit-sharing	g pians, and other similar debts		
No	,		Other. Specify Medical/Den	tal Services		
			Other. Opening	<u></u>		

Debtor	Donald First Name	15-43328 Ray Middle Name	Э	Decument Last Name	Entered 12/28/15 14:58:17 Page 24 of 65 Case Number (if known)	Desc Main	_
After	listing any entries on t	his page, number	them beginr	ning with 4.4, followed by 4.5	5, and so forth.		Total Clair
4.2	Allstate Insurance Creditor's Name 75 Executive Pkwy Number Street			ast 4 digits of account numbe	r		\$ 997.99
	Hudson City Who owes the debt? Che	OH 44237 State Zip Co eck one.	7-0001 F	as of the date you file, the clair Contingent Unliquidated Disputed	n is: Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim recommunity debt Is the claim subject to o	tors and another	[[-		aration agreement or divorce		
4.3	Yes AT T Creditor's Name 2703 W Highway 75 Number Street			Other. Specify Insurance ast 4 digits of account number When was the debt incurred?	r7158 		\$ <u>97.00</u>
				s of the date you file, the clair	n is: Check all that apply.		

Contingent 75092 Sherman TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes AT T 7275 **\$** 119.00 4.4 Last 4 digits of account number Creditor's Name 2013-2014 8014 Bayberry Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor

Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Desc Main Case 15-43328 Page 25 of 65 Case Number (if known) Document Donald Ray Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One \$ 0.00 Last 4 digits of account number _ Creditor's Name 2010-2012 26525 N Riverwoods Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Mettawa 60045 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Chase CARD \$ 2,960.00 Last 4 digits of account number 4.6 Creditor's Name 1993-2015 Po Box 15298 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 19850 Wilmington DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Childrens Surgical Foundation \$ 47.85 4.7 Last 4 digits of account number Creditor's Name Amer National Bank Dept. 77-3383 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60678 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

	Case 15-43328	Doc 1	Filed 12/28/15	Entered 12/28/15 14:58:17	Desc Main	
Debtor 1	Donald Ray		Document	Page 26 of 65 Case Number (if known)		
	First Name Middle Nam	ne	Last Name			
Par	Your NONPRIORITY Unsecured C	laims - Continu	ation Page			
After li	sting any entries on this page, number	them beginn	ing with 4.4, followed by 4.	5, and so forth.	Total	l Clain
4.8	COMENITY BANK/Nwyrk&Co	la	st 4 digits of account number	or NULL	\$ 56.	.00
4.0	Creditor's Name		ist 4 digits of account number		¥ <u></u>	
	220 W Schrock Rd	W	hen was the debt incurred?	2001-2014		
	Number Street					
		As	of the date you file, the clai	m is: Check all that apply.		
			Contingent			
	Westerville OH 4308	1 ⊨	Unliquidated			
	City State Zip Co	ode	Disputed			
	Who owes the debt? Check one.	_	Biopulou			
	Debtor 1 only					
	Debtor 2 only	Ту	pe of PRIORITY unsecured of	claim:		
<u> </u>	Debtor 1 and Debtor 2 only	<u> </u>	Student loans			
L	At least one of the debtors and another	L	Obligations arising out of a se	paration agreement or divorce		
	Check if this claim relates to a		that you did not report as prior	ity claims		
-	community debt		Debts to pension or profit-shar	ring plans, and other similar debts		
Is	s the claim subject to offest?					
	No		Other. Specify Credit Care	d or Credit Use		
	Yes					
4.9	Credit Bureau Centre	La	st 4 digits of account number	er	\$ <u>50.</u>	00
	Creditor's Name					
	PO Box 273	w	hen was the debt incurred?			

Creditor's Name 220 W Schrock Rd	When was the debt incurred? 2001-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Westerville OH 43081	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Offici. Openity	
4.9 Credit Bureau Centre	Last 4 digits of account number	\$ <u>50.00</u>
Creditor's Name		
PO Box 273	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
M. 50500	Contingent	
Monroe WI 53566	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes 4 10 FED LOAN SERV	Last 4 digits of account number 0002	\$ 24,539.00
4.10 FED LOAN SERV Creditor's Name	Last 4 digits of account number 0002	\$ 24,559.00
Po Box 60610	When was the debt incurred? 2013-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Harrisburg PA 17106	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Ш ^{Біориісо}	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify	
	Other. Specify	

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4.11	Heritage Acceptance Corp.	Last 4 digits of account number	\$ 6,800.00
	Creditor's Name		
	118 South Second Street	When was the debt incurred?	
	Number Street		
		As a fall and a second the above the collection of the fall of the collection of	
		As of the date you file, the claim is: Check all that apply.	
	Elkhart IN 46516	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify _ Deficiency, Repo'd/Surr'd Auto	
	Yes		
4.12	KinderCare	Last 4 digits of account number	\$ 648.00
2	Creditor's Name		
	PO Box 970	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Turinghum	Contingent	
	Twinsburg OH 44087	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	-	
	No	Other. Specify	
	Yes		
4.13	Midland Funding, LLC	Last 4 digits of account number	\$ 1,185.69
	Creditor's Name		
	8875 Aero Drive	When was the debt incurred?	
	Number Street		
	# 200		
	# 200	As of the date you file, the claim is: Check all that apply.	
	San Diago CA 02122	Contingent	
	San Diego CA 92123	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	- (PRIORIE)	
	Debtor 2 only	Type of PRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
	_		

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Debtor 1	Donald	Ray		Document	Page 28 of 65 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Your	Your NONPRIORITY Unsecured Claims - Continuation Page					

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	MiraMed Revenue Group	Last 4 digits of account number	\$ 5,968.00
11111	Creditor's Name		
	Dept. 77304, PO Box 77000	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that early	
		As of the date you file, the claim is: Check all that apply.	
	Detroit MI 48277	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĪ	Debtor 2 only	Type of PRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
[Yes	Outor opedity	
4.15	Navient	Last 4 digits of account number 6646	\$ 7,057.00
	Creditor's Name		_
	Po Box 9655	When was the debt incurred? 2009-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773		
	City State Zip Code	Unliquidated	
_ v	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.16	Navient	Last 4 digits of account number6638	\$ 10,359.00
	Creditor's Name		
	Po Box 9655	When was the debt incurred? 2008-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773		
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į į	s the claim subject to offest?		
	No	Other. Specify	
	Yes	<u> </u>	

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First Name Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Northwestern Medical Faculty	Last 4 digits of account number	\$ 632.58
	Creditor's Name		
	675 N. Saint Clair	When was the debt incurred?	
	Number Street		
	#15-120	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60611	Contingent	
	Chicago IL 60611 City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes Northwestern Memorial Hospital	Last Addition of account country	\$ 182.24
4.18	Creditor's Name	Last 4 digits of account number	\$ 102.24
	251 E. Huron St.	When was the debt incurred?	
	Number Street		
		As af the date way file the plains in Obsal all that and	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60611	Contingent	
	City State Zip Code	Unliquidated	
Y	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Other, Specify Medical/Dental Services	
lī	Yes	Other. Specify Medical/Dental Services	
4.19	NovaCare	Last 4 digits of account number	\$ 113.23
	Creditor's Name	_	
	400 Technology Dr	When was the debt incurred?	
	Number Street		
	Suite 240	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Canonsburg PA 15317	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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First Name Number (if known)

First Name Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Resurgence Financial, LLC	Last 4 digits of account number	\$ 1,636.00
	Creditor's Name		
	1161 Lake Cook Road, Suite D	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Deerfield IL 60015	Unliquidated	
\ v	City State Zip Code /ho owes the debt? Check one.	Disputed	
ΙË	Debtor 1 only		
F	Debtor 2 only	Time of PRIORITY impossing delains	
	<u> </u>	Type of PRIORITY unsecured claim: Student loans	
H	Debtor 1 and Debtor 2 only		
ᅵ 片	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes	Office Specify Orean Extended to Deption(3)	
4.21	SLM Financial CORP	Last 4 digits of account number 0105	\$ <u>0.00</u>
	Creditor's Name		
	11100 Usa Pkwy	When was the debt incurred? 2009-2009	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fishers IN 46037	Unliquidated	
	City State Zip Code		
<u> </u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes SLM Financial CORP	Last 4 digits of account number 0105	\$ 0.00
4.22	-i	Last 4 digits of account number 0105	\$ 0.00
	Creditor's Name 11100 Usa Pkwy	When was the debt incurred? 2009-2009	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fishers IN 46037	Contingent	
	City State Zip Code	Unliquidated	
l v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
Ē	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
ШΓ	Yes		

Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Desc Main Case 15-43328 Page 31 of 65 Case Number (if known) Decument Donald Ray Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4 23 Turner Acceptance CRP \$ 6,366.00 Last 4 digits of account number

4.23	Last 4 digits of account number	
Creditor's Name	When was the debt incurred? 2008-03-04	
5900 W Howard St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
0, 1;	Contingent	
Skokie IL 60077	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
Yes		
4.24 University of Chicago Med Ctr	Last 4 digits of account number	\$ <u>1,962.10</u>
Creditor's Name		
15965 Paysphere Circle	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Objects II COC74	Contingent	
Chicago IL 60674	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical/Dental Services	
Yes		
4.25 University of Chicago Phys Grp	Last 4 digits of account number	\$ <u>221.48</u>
Creditor's Name	When was the debt incurred?	
75 Remittance Dr., Ste. 1385	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60675	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes	_	

Record # 671459

Case 15-43328

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Page 32 of 65 Case Number (if known) Document Donald Ray Debtor 1

List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Harris & Harris Ltd. On which entry in Part 1 or Part 2 list the original creditor? 111 W Jackson Blvd Ste 400 Line __1__ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60604 Chicago Last 4 digits of account number ____ ___ State Zip Code Credit Collection Services On which entry in Part 1 or Part 2 list the original creditor? Name Two Wells Ave., Dept. 7249 Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Newton MA 02459 Last 4 digits of account number _____ State Zip Code City Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims 50 W. Washington St., Rm. 1001 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Chicago IL 60602 Last 4 digits of account number State Zip Code City Blatt, Hasenmiller, Leibsker On which entry in Part 1 or Part 2 list the original creditor? Name Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S. LaSalle St. Ste 2200 Part 2: Creditors with Nonpriority Unsecured Claims Number Street 60603 Last 4 digits of account number ____ ____ Chicago State Zip Code Harris & Harris Ltd. On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Blvd Ste 400 Line 4 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60604 Chicago Last 4 digits of account number ____ ____ City State Zin Code Clerk. Second Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 5600 Old Orchard Rd Line __5 __ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number

Skokie

City

Last 4 digits of account number

IL 60077

State Zip Code

Case 15-43328 Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Desc Main Page 33 of 65 Case Number (if known) Decument Donald Ray Debtor 1 Last Name First Name Middle Name The Chaet Kaplan Firm On which entry in Part 1 or Part 2 list the original creditor?

	5215 Old Orchard Road	_	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Suite 300	_		
	Skokie IL	60077	Last 4 digits of account number	
	City State Zip	- Code		
	Clerk, First Mun Div	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001	_	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	-		1005
	Chicago IL City State Zip 0	60602	Last 4 digits of account number	1095
_		Joue		
	Paul D. Lawent	-	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 5718	_	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
		_		
	Elgin IL	60121	Last 4 digits of account number	1095
	City State Zip	Code		
	Trustmark Recovery Services	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 541 Otis Bowen Dr.		Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	=		Part 2: Creditors with Nonpriority Unsecured Claims
	Munster IN	- 46321	Last 4 digits of account number	
	City State Zip C	_	Last - digits of account number	
-				

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Debtor 1 Donald

Ray

Decument

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims	So Domostic support obligations	6a.	\$ 0.0
rom Part 1	6a. Domestic support obligations	oa.	Ψ
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0
	6e. Total. Add lines 6a through 6d.	6e.	\$0.0
			Total claim
Total claims	6f. Student loans	6f.	\$41,955.0
ioni Pait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.0
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.0
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$30,089.8

		Caso 15 /	2220 Doc 1 E	ilod 12/29/15	Entered 12/28/15 14:58:17	Desc Main
Fill	in this inf	formation to identify			5 of 65	
De	btor 1	Donald	Ray	O'Connor		
		First Name	Middle Name	Last Name		
	btor 2 nuse, if filing)	Stephanie First Name	Deanna Middle Name	Carter Last Name		
Un	ited States I	Bankruptcy Court for the	: <u>NORTHERN</u> District of _	ILLINOIS (State)		
	se Number known)			_		Check if this is an
		1060				amended filing
		orm 106G				12/1
Be as nform additio	complete ation. If monal pages byou have	and accurate as pos- nore space is needed s, write your name ar e any executory cont eck this box and subm	, copy the additional page, and case number (if known). tracts or unexpired leases?	e are filing together, both fill it out, number the en your other schedules. You	h are equally responsible for supplying corrections, and attach it to this page. On the top of the boundary of the supplying corrections and attach it to this page. On the top of the supplying the s	et
ex un	st separato ample, reo expired le	ely each person or co nt, vehicle lease, cell ases.	ompany with whom you ha	ve the contract or lease s for this form in the instr	Then state what each contract or lease is for ruction booklet for more examples of executory State what the contract or lease	contracts and
2.1						
	Name				-	
					-	
	Number	Street				
	City		State Zip	Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name				•	
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

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Fill in this in	formation to identify	your case:	
Debtor 1	Donald	Ray	O'Connor
	First Name	Middle Name	Last Name
Debtor 2	Stephanie	Deanna	Carter
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of _	ILLINOIS
			(State)
Case Number	r		
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

o you have any codebtors? (If you	u are filing a joint case, do not list eitl	her spouse as a codeb	tor.)
No.			
Yes			
	ved in a community property state of a, Nevada, New Mexico, Puerto Rico.	= :	nity property states and territories include and Wisconsin.)
No. Go to line 3.			
Yes. Did vour spouse, former si	pouse, or legal equivalent live with yo	ou at the time?	
☐ No			
Yes. Inwhich community s	tate or territory did you live?	Fill in	the name and current address of that person.
Name of your spouse, former spouse	e or legal equivalent		
Number Street			
City	State	Zip Code	
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill	chedule E/F (Official Form 106E/F),	=	·
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor	chedule E/F (Official Form 106E/F),	=	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill	chedule E/F (Official Form 106E/F),	=	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line
Schedule D (Official Form 106D), Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name	chedule E/F (Official Form 106E/F),	=	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street	ichedule E/F (Official Form 106E/F), out Column 2.	, or Schedule G (Offici	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line
Schedule D (Official Form 106D), Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name	chedule E/F (Official Form 106E/F),	=	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street City	ichedule E/F (Official Form 106E/F), out Column 2.	, or Schedule G (Offici	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street	ichedule E/F (Official Form 106E/F), out Column 2.	, or Schedule G (Offici	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street City	ichedule E/F (Official Form 106E/F), out Column 2.	, or Schedule G (Offici	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street City Name	ichedule E/F (Official Form 106E/F), out Column 2.	, or Schedule G (Offici	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule D, line Schedule D, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street City Name Number Street	Schedule E/F (Official Form 106E/F), out Column 2.	zip Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule D, line Schedule D, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street City Name Number Street	Schedule E/F (Official Form 106E/F), out Column 2.	zip Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule E/F, line Schedule E/F, line
Schedule D (Official Form 106D), S Schedule E/F, or Schedule G to fill Column 1: Your codebtor E. Morris Name Number Street City Name Number Street City	Schedule E/F (Official Form 106E/F), out Column 2.	zip Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule E/F, line Schedule E/F, line Schedule D, line

			7. A. H. 71. 11. 11. 11. 11. 11. 11. 11. 11. 11					
Fill in this information to identify your case:								
Debtor 1	Donald	Ray	O'Connor					
	First Name	Middle Name	Last Name	_				
Debtor 2	Stephanie	Deanna	Carter	_				
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Case Number (If known)	. ,	e : <u>NORTHERN DISTRICT OF</u>	FILLINOIS					

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Engineer		
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	On-Hold Advertisi		
			Schererville, IN 46	375	
		How long employed there?	3 years		
Pa	rt 2: Give Details About Monthly	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, comb	ine the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, salary and commissions (before all payro deductions). If not paid monthly, calculate what the monthly wage would be a second or commission.		•	\$4,529.76	\$0.00	
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 2 + line 3.		\$4,529.76	\$0.00

 Official Form 106I
 Record # 671459
 Schedule I: Your Income
 Page 1 of 2

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Document O'Connor Ray Donald Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

				For Debtor 1		or Debtor 2 or on-filing spouse		
	Сору	y line 4 here	4.	\$4,529.76		\$0.00		
5. I	₋ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a. _	\$808.56		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I ı	nsurance	5e.	\$834.12		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,642.68		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,887.08		\$0.00		
8. L	ist all	other income regularly received:	_	<u> </u>	_			
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$2,167.75		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$649.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$2,816.75		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,887.08	. [\$2,816.75 =		\$5,703.83
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	, ,	_	+-,-		40,100.00
11.	Inclu	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are reference.	our dependen			dule J.		
	Spec	ify:				•	11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re-		•	t annlie	26	12.	\$5,703.83
13.		ou expect an increase or decrease within the year after you file this form		Sana Holdiou Data, II	· appiid		Ĺ	
10.	X							

Case 15-43328 Doc 1 Filed 12/28/15 Entered 12/28/15 14:58:17 Page 39 of 65 Document Fill in this information to identify your case: Ray O'Connor Check if this is: Donald Middle Name Last Name An amended filing Stephanie Deanna Carter A supplement showing post-petition chapter 13 Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J.

2.	Do you have dependents?	No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not list Debtor 1 and Debtor 2.	X Yes. Fill out this information for each dependent	Son	 14	No
	Do not state the dependents' names.				X Yes
			Daughter	9	X Yes
			Son	3	No X Yes
					X No
					Yes
				_	Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?	X No Yes			

Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) The rental or home ownership expenses for your residence. Include first mortgage payments and

Include expenses paid for with non-cash government assistance if you know the value

		\$600.00

Your expenses

4.

4a.

4b.

4c.

4d.

any rent for the ground or lot.

If not included in line 4: Real estate tayes

чu.	real estate taxes
4b.	Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues

Debtor 1

Debtor 2

(If known)

question.

Part 1:

\$0.00 \$0.00

\$100.00

\$0.00

Entered 12/28/15 14:58:17 Case 15-43328 Doc 1 Filed 12/28/15 Desc Main

Donald Debtor 1

First Name

Ray

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 6a. 6a. Electricity, heat, natural gas \$75.00 6b. Water, sewer, garbage collection \$575.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$700.00 7. 7. Food and housekeeping supplies \$617.00 8. 8. Childcare and children's education costs \$175.00 9. Clothing, laundry, and dry cleaning 10. \$125.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. \$558.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$110.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$351.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$457.00 17a. 17a. Car payments for Vehicle 1 \$318.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. Mortgages on other property 20a. 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

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Ray Donald Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$497.00 21. Other. Specify: Postage/Bank Fees (\$10.00), Timeshare (\$187.00), Student Loans (\$300.00), 21. \$5,658.88 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$5,703.83 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$5,658.88 23b. Copy your monthly expenses from line 22 above. 23b.-\$44.95 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 671459 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to identif	y your case:	
Debtor 1	Donald	Ray	O'Connor
	First Name	Middle Name	Last Name
Debtor 2	Stephanie	Deanna	Carter
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	_ILLINOIS_ (State)
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	e summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Donald Ray O'Connor, Jr.	✗ /s/ Stephanie Deanna Carter
Signature of Debtor 1	Signature of Debtor 2
Date 12/22/2015	Date 12/22/2015
MM / DD / YYYY	MM / DD / YYYY

			2 0 0 0 1 1 0 1 0 1 1 0
Fill in this in	formation to identify yo	our case:	
Debtor 1	Donald	Rav	O'Connor
	First Name	Middle Name	Last Name
Debtor 2	Stephanie	Deanna	Carter
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number	Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)
(If known)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	(ii knowii). Aliswer every question.				
Part	1: Give Details About Your Marital Status and Where Yo	ou Lived Before			
01. W	hat is your current marital status?				
	Married				
	Not married				
_	_				
02 D ı	ring the last 3 years, have you lived anywhere other that	n where you live now	?		
_	No.	and Saabada ada aa	Post		
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.		
	Debtor 1	Dates Debtor 1	Debtor 2:		Dates Debtor 2
		lived there			lived there
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,				
	d Wisconsin.)	.,, .		3 ,	
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)			
-	Tes. Make sure you fill out Schedule H. Tour Codebiors (Official Form 100H).			
Pari	Explain the Sources of Your Income				

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Debtor 1 Donald Ray O'Connor Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 50,421 \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$ 50,670 Wages, commissions, \$49,548 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 41.442 \$ 37,734 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2013) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Unemployment \$ 13,006 From January 1 of current year until the date you filed for bankruptcy: LINK \$ 3,894 From January 1 of current year until the date you filed for bankruptcy: Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Donald Ray O'Connor Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Regional Acceptance Co. \$ 19,649 Monthly \$ 457 Mortgage Car 765 Ela R D Suite 205 Credit card Lake Zurich, IL Loan repayment 60004 Suppliers or vendors Other WFDS Monthly \$ 318 \$ 17,507 Mortgage Car PO Box 1697 Credit card Winterville, NC Loan repayment 28590 Suppliers or vendors Other ____ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid

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Donald Ray O'Connor Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ■ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Pending Midland Funding v. Donald O'Connor Contract Cook County Circuit Court 12M1141016 On appeal ☐ Concluded Contract Cook County Circuit Court Pending Turner Acceptance v. Donald O'Connor On appeal 10M1144523 ☐ Concluded Cook County Circuit Court Pending Select Portfolio (Wells Fargo Mortgage) Foreclosure On appeal v. Donald and Stphanie O'Connor ☐ Concluded 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property \$ 1,000 Heritage Acceptance Corp. 2004 Dodge Durange August 2015 118 S. Second Street Elkhart, IN 46516 **Explain what happened** Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below.

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Debto	r 1	Donald	Ray	O'Connor	Case Number (if kr	nown)	
		First Name	Middle Name	Last Name		,	
		hin 1 year before you file rt-appointed receiver, a		ny of your property in the poss	ession of an assignee for the b	enefit of creditors	, a
	1		ouotouluii, or unotiior or	notal .			
		Yes.					
Pa	ırt 5	List Certain Gifts an	d Contributions				
13	Witl	hin 2 years before you fi	led for bankruptcy, did	ou give any gifts with a total va	lue of more than \$600 per pers	on?	
		No.					
		Yes. Fill in the details for	each gift.				
14	_		led for bankruptcy, did	ou give any gifts or contribution	ns with a total value of more th	an \$600 to any ch	arity?
	=	No. Yes. Fill in the details for	each gift.				
Pa	ırt 6	List Certain Losses					
		hin 1 year before you file nbling?	ed for bankruptcy or sin	ce you filed for bankruptcy, did	you lose anything because of t	theft, fire, other di	saster, or
	=	No. Yes. Fill in the details for	each gift.				
Pa	art 7	List Certain Paymen	ts or Transfers				
40							
	abo	out seeking bankruptcy o	or preparing a bankrupto	ou or anyone else acting on you by petition? s, or credit counseling agencie			ou consulted
	П	No.					
	=	Yes. Fill in the details					
		Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3	400				\$2,395.00: \$1,065.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid after case filing.
	ı	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Couns	selina	Credit Counseling Services		2015	\$25.00
		115 N. Cross St.	Jenny .			2010	Ψ20.00
		Robinson, IL 62454					
							
	pro	mised to help you deal v	with your creditors or to	ou or anyone else acting on you make payments to your credito		operty to anyone v	vho
	_	not include any paymen	τ or transter that you lis	ea on line 16.			
	=	No. Yes. Fill in the details.					
	_						

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Donald Ray O'Connor Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts. Instruments, Safe Deposit Boxes, and Storage Units Part 8: Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Describe the contents Who else had access to it? Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Donald Ray O'Connor Case Number (if known) Debtor 1 First Name Middle Name Last Name 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case **Give Details About Your Business or Connections to Any Business** Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Donald Ray O'Connor, Jr. ✗ /s/ Stephanie Deanna Carter Signature of Debtor 1 Signature of Debtor 2 Date 12/22/2015 Date 12/22/2015 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No _. Attach the Bankruptcy Petition Preparer's Notice. Yes. Name of person _ Declaration, and Signature (Official Form 119).

Eilad 12/29/15 Entered 12/28/15 14:58:17 Fill in this information to identify your case: 0 of 65 Donald Ray O'Connor Debtor 1 First Name Middle Name Last Name Stephanie Deanna Carter Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

write your name and case number (if known).

Identify the creditor and the property that is collateral		What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?		
Creditor's name: Description of property securing debt:	Bluegreen Corp. S944 Christmas Mountain Road Wisconsin Dells WI 53965	 ☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	□ No ■ Yes		
Creditor's name: Description of property securing debt:	Park River Oaks Condominium Association 400 Park Ave Calumet City IL 60409	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes		
Creditor's name: Description of property securing debt:	Regional Acceptance Corp. 2014 Toyota Camry with over 60,000 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No ■ Yes		
Creditor's name: Description of property securing debt:	Select Portfolio Servicing 400 Park Ave Calumet City IL 60409	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes		

Entered 12/28/15 14:58:17 Page 51 of 65 humber (if known) Case 15-43328 Doc 1 Filed 12/28/15 Desc Main Donald Debtor 1 Döcüment Creditor's Surrender the property No **Specialized Loan Services** name: Retain the property and redeem it ☐ Yes Retain the property and enter into a 400 Park Ave Calumet City IL 60409 Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: ☐ Surrender the property No Creditor's WFDS/WDS name: Retain the property and redeem it ☐ Yes Retain the property and enter into a 2013 Hyundai Sonata with over 21,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ___

Donald

Case 15-43328

Doc 1

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Desc Main

First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease pended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a deb personal property that is subject to an unexpired lease.	t and any
★ Isl Donald Ray O'Connor, Jr. Signature of Debtor 1 ★ Isl Stephanie Deanna Carter Signature of Debtor 2	
Date Dated: 12/22/2015 Date Dated: 12/22/2015	

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Donald Ray O'Connor Jr. and Stephanie Deanna Ca	rter Case No:
Debtors	Chapter: Chapter 7
DISCLOSURE O	OF COMPENSATION OF ATTORNEY FOR DEBTOR
compensation paid to me within one year before the fil	2016(b), I certify that I am the attorney for the above named debtor(s) and that ing of the petition in bankruptcy, or agreed to be paid to me, for services contemplation of or in connection with the bankruptcy case is as follows:
For legal services, I have agreed to accept	\$2,395.00
Prior to the filing of this statement I have receive	d\$1,065.00
Balance Due	\$1,330.00
2. The source of the compensation paid to me was:	
Debtor(s) Other: (specify	
3. The source of compensation to be paid to me is:	
Debtor(s) Other: (specify	
I have not agreed to share the above-disclose of my law firm.	d compensation with any other person unless they are members and associates
01 II <u>V 181</u> V 111III.	
I have agreed to share the above-disclosed co	empensation with a other person or persons who are not members or associates
5. In return for the above-disclosed fee, I have agree case, including:	d to render legal service for all aspects of the bankruptcy
a. Analysis of the debtor's financial situation, a bankruptcy;	nd rendering advice to the debtor in determining whether to file a petition in
b. Preparation and filing of any petition, schedu	les, statements of affairs and plan which may be required;
c. Representation of the debtor at the meeting of	f creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclo	sed fee does not include the following service:
• •	court dates, amendments to schedules, adversary complaints or conversions to another
	ns, other contested matters except the first meeting of creditors.
	CERTIFICATION
I certify that the foregoing is a co payment to	mplete statement of any agreement or arrangement for
me for representation of the debtor(s)	
Date: 12/23/2015 Date	/s/ Lisa LaShawn Haley Signature of Attorney
Duic	Signature of Morney
	Geraci Law L.L.C. Name of law firm

Page 1 of 1 671459 Record #

Case 15-43328 Doc 1 F National Headquarters: 55 E. Monro Döcümer

Date: 9/26/2015

Consultation Attorney:

Record #: 671-459



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing feet of \$335, or Attorney fees for the Chapter 7 bankruptcy are \$ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to concase, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Donald O'Connor(Debtor)

Representing Geraci Law L.L.C. rev 150511

Retainer Agreement - Chapter 7 ILNB Page 1 of 1

StephanieCarter (Joint Debtor)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Donald Ray O'Connor Jr. and Stephanie Deanna Carter / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/22/2015 /s/ Donald Ray O'Connor, Jr.

Donald Ray O'Connor, Jr.

X Date & Sign

Dated: 12/22/2015

/s/ Stephanie Deanna Carter

X Date & Sign

Stephanie Deanna Carter

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 56 of 65 In re Donald Ray O'Connor Jr. and Stephanie Deanna Carter / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/22/2015	/s/ Donald Ray O'Connor, Jr.		
	Donald Ray O'Connor, Jr.		
Dated: 12/22/2015	/s/ Stephanie Deanna Carter		
	Stephanie Deanna Carter		
Dated: 12/23/2015	/s/ Lisa LaShawn Haley		
	Attorney: Lisa LaShawn Haley		

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Ray O'Connor Case Number (if known) Debtor 1 Donald Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 How many creditors do **50,001-100,000** 5,001-10,000 you estimate that you 50-99 ■ More than 100,000 10,001-25,000 owe? 100-199 200-999 □\$500,000,001-\$1 billion \$0-\$50,000 \$1,000,001-\$10 million How much do you 19. **□**\$1,000,000,001-\$10 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your assets to □\$10,000,000,001-\$50 billion ☐ \$50.000.001-\$100 million be worth? \$100,001-\$500,000 ☐ More than \$50 billion □ \$100,000,001-\$500 million \$500,001-\$1 million \$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 20. How much do you ■\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million estimate your liabilities \$50,001-\$100,000 □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million \$100,001-\$500,000 to be? More than \$50 billion \$100,000,001-\$500 million ■ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Executed on 12 1 2015 12,22/2015 Executed on

MM / DD / YYYY

Case 15-43328 Doc 1 Page 59 of 65 Document O'Connor Case Number (if known) Ray Donald Debtor 1 Last Name Middle Name First Name Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$260,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Date /2 / 22/2015 MM / DD / YYYY

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119). Case 15-43328

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Fill in this in	formation to identif	y your case:	
Debtor 1	Donald	Ray	O'Connor
	First Name	Middle Name	Last Name
Debtor 2	Stephanie	Deanna	Carter
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	of <u>ILLINOIS</u> (State)		
Case Number (If known)	·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of position, I declare that I have read	he summary and schedules filed with this declaration and that they are true and
correct.	* Signature of Debtor(2)
Date <u>/2 / 22 /2015</u> MM / DD / YYYY	Date : [1,21/2015 MM / DD / YYYY

DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy.

 However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.

The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income or change in State, Federal or Bankruptcy laws before the case

Dated: 12/2015

Dated: 12/2015

Dated: 12/2015

Dated: 12/2015

Donald Ray O'Connor, Jr.

X Date & Sign

X Date & Sign

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Debtor 1

Donald

Ray

O'Connor

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Case Number (if known)

Last Name

Pя	4	2:	

List Your Unexpired Personal Property Leases

or any unexpired personal property lease that you listed	n Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G),
	Unexpired leases are leases that are still in effect; the lease period has not yet
	ease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases Lessor's name: Description of leased property:	Will the lease be assumed? No Yes
Lessor's name:	
Description of leased property:	□ 1es
Lessor's name:	☐ No
Description of leased property:	LI TES
Lessor's name:	
Description of leased property:	
Lessor's name:	□No □Yes
Description of leased property:	Птех
Lessor's name:	
Description of leased property:	∟i res
Lessor's name:	□ No
Description of leased property:	∟ Yes

Part 3:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any

personal property that is subject to an unexpired lease.

Signature of Debtor 1

Date Dated: 12 120 MM / DD / YYYY ×

Signature of Debtor 2

Date Dated: N

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Donald Ray O'Connor Jr. and Stephanie Deanna Carter / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

ESCARE UNDER PENALTY OF PERSURY THAT THE FOREGOING IS TRUE AND CORRECT. X Date & Sign Donald Ray O'Connor, Jr. X Date & Sign **Stephanie Deanna Carter**

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Deb	otor 1	Donald	Ray	O'Con	nor		Case Number (if known) _			
		First Name	Middle Name	Last Name	•					
							Golumn A Debtor 1	Column B Debtor 2 or non-filling spouse	•	-
8	Unemi	ployment comp	pensation				\$0.00	\$2,167.75		
	Do not	enter the amo	unt if you contend that the amount urity Act. Instead, list it here:	received was a	benefit			<u> </u>		
	For yo	ou								
	For yo	our spouse								
9.			nt income. Do not include any am cial Security Act.	ount received th	at was a		\$0.00	\$0.00		
10.	Do no as a v	t include any b rictim of a war o	er sources not listed above. Sper enefits received under the Social crime, a crime against humanity, o ry, list other sources on a separate	Security Act or participation or international or	ayments received domestic					
	10a						\$0.00	\$ 0.00		
	10b	Other Gover	nment Assistance,				\$ 0.00	\$649.00		
	10c. T	otal amounts fr	om separate pages, if any.				\$0.00	\$649.00		
11.			current monthly income. Add line total for Column A to the total fo		for each		\$4,173.74 +	\$2,816.75	=[\$6,990.49
	art 2:	Determine	Whether the Means Test Applies (o You				-14-44-2		
12			ent monthly income for the year.					40-	************	40.000.10
	12a.	Copy your tota	i current monthly income from line	11		•••••	Copy line 11 nere	12a.	<u> </u>	\$6,990.49
			(the number of months in a year).					12b.	£	x 12
	12b.		our annual income for this part of					120.	L	\$83,885.88
13	. Calcu	ılate the media	n family income that applies to y	ou. Follow these	e steps:					
***************************************	Fill in	the state in wh	ich you live.		IL					
	Fill in	the number of	people in your household.		5					•
	To fin	d a list of applic	nily income for your state and size cable median income amounts, go orm. This list may also be availabl	online using the	link specified in th			13.		\$94,918.00
14	. How	do the lines co	mpare?							
***************************************	14a.	X ine 12b is le Go to Part 3	ess than or equal to line 13. On th	e top of page 1,	check box 1, Ther	e is no presi	umption of abuse.			
	14b.		more than line 13. On the top of pa and fill out Form 122A-2.	age 1, check box	2, The presumption	on of abuse	is determined by Form 1	22A-2.		
Ī	Part 3:	Sign Belo	w							
		By signing her	re, I declare under penalty of perju	ry that the inform	nation on this state	ment and in	any attachments is true	and correct.		
-		•	A			X	stant	is		
			Donald Ray O'Connor, J	r. /	****	Ste	phanie Deanna Ca	rter	•	
***************************************		Date:: <u>/</u>	/Z ₁ 2Z ₁ 2015		Date	e:12	<u>1_2015</u>			
-		If you checked	d line 14a, do NOT fill out or file Fo	rm 122A-2.						
		If you checked	d line 14b, fill out Form 122A-2 an	d file it with this f	orm.				constantinents:	

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In re Donald Ray O'Connor Jr. and Stephanie Deanna Carter / Debtors

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 121 22/2015

Donald Ray O'Connor, Jr

X Date & Sign

Dated: 12.1 22 /2015

Stophanie Deanna Carte

X Date & Sign

Dated: 12 23 /2015

Attorney: Lisa LaShawn Haley